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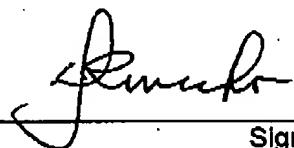
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1. Response (3 pages)
2. Replacement Claims (7 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In re Application of:** Christopher Warnock      **Docket No.:** EBRY0001  
**Serial No:** 09/498,944      **Art Unit:** 3621  
**Filed:** February 4, 2000      **Examiner:** Nancy Le  
**Title:** Method and Apparatus for Improved Information Transactions  
**Date:** 17 May 2005

Commissioner for Patents  
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P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is in response to the Office Action, dated 17 February 2005, for the above-identified patent application. A list of replacement claims is enclosed herein.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.